

Information to identify the case:

Debtor 1	<u>Jennifer C. Hitchner</u>	Social Security number or ITIN	xxx-xx-4540
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-20618-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer C. Hitchner

9/14/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jennifer C. Hitchner
 Debtor

Case No. 18-20618-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 517552632 +Jennifer C. Hitchner, 503 Greenwich Road, Bridgeton, NJ 08302-6259
 BOSCOV'S, P.O. Box 71106, Charlotte, NC 28272-1106
 517552633 +City of Bridgeton, Attn: Tax Office, 181 E. Commerce St., Bridgeton, NJ 08302-2623
 517552636 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517552637 +Experian, PO Box 4500, Allen, TX 75013-1311
 517552641 +Northstar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
 517552644 +Roundpoint Mortgage Servicing Corp, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517752053 +Roundpoint Mortgage Servicing Corporation, KML Law Group, P.C., 216 Haddon Avenue,
 Suite 406, Westmont, NJ 08108-2812
 517552645 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,
 PO BOX 245, Trenton, NJ 08646)
 517552646 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517552631 EDI: BANKAMER.COM Sep 15 2018 04:09:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 517552634 +EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenitycapital/bosco, Po Box 182120,
 Columbus, OH 43218-2120
 517552635 +EDI: DISCOVER.COM Sep 15 2018 04:09:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517552638 +EDI: IRS.COM Sep 15 2018 04:09:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517552639 +EDI: CBSKOHLS.COM Sep 15 2018 04:09:00 KOHL'S, P.O. Box 3084, Milwaukee, WI 53201-3084
 517552640 +EDI: CBSKOHLS.COM Sep 15 2018 04:09:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 517552642 +EDI: AGFINANCE.COM Sep 15 2018 04:08:00 One Main Financial, PO Box 499,
 Hanover, MD 21076-0499
 517552643 +EDI: AGFINANCE.COM Sep 15 2018 04:08:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation
 rsolarz@kmlawgroup.com
 Thomas G. Egner on behalf of Debtor Jennifer C. Hitchner tegner@mcdowelllegal.com,
 kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
 om;mfunk@mcdowelllegal.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Sep 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4